

Certificate Number: 03621-PAE-DE-030108361

Bankruptcy Case Number: 12-10971



03621-PAE-DE-030108361

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 1, 2017, at 10:21 o'clock AM EDT, Man Hyuk Huh completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 1, 2017 By: /s/Antionette Gilkes

Name: Antionette Gilkes

Title: Credit Counselor